IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

John E. Jones Customer No. 41,230

Application No. 09/899,727 Confirmation No. 2932

Filed: July 5, 2001 Art Unit: 3691

For: AUTOMATED PAYMENT SYSTEM AND

METHOD

Examiner: L. Hamilton

AMENDMENT AND REQUEST FOR RECONSIDERATION

Mail Stop Amendment – via EFS COMMISSIONER FOR PATENTS Alexandria, VA 22313-1450

Dear Commissioner:

Applicant submits this Amendment and Request for Reconsideration in response to the non-final Office Action mailed on November 14, 2008. The shortened statutory period for response is three months from the mailing date, i.e., by Tuesday, February 16, 2009, and thus, this response is timely. Please amend the above identified U.S. patent application as follows:

Amendment to the Claims are reflected in the **Listing of Claims** that begin on page 2 of this paper; and

Remarks/Argument begin on page 14 of this paper.

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